

**SALT LAKE COMMUNITY COLLEGE
AUTOMOBILE INSURANCE REQUIREMENTS FOR
TRAVEL ON COLLEGE BUSINESS**

Travel in Personal Vehicle

Employees who are approved by their supervisors and approved by the SLCC Office of Risk Management to use their personal vehicles on College business are eligible for mileage reimbursement. The cost of auto insurance and other vehicle maintenance costs are factored into and are included in the College's mileage reimbursement rate. If an accident occurs while a personal vehicle is being used on College business, the employee's or at-fault driver's auto insurance is responsible to pay for damage to the car. If the employee was at fault, or if the other vehicle is not insured, the employee's insurance would be responsible for damage to the other car and for other property damage arising from the accident. The employee's insurance is responsible whether the accident occurs in Utah or in another state. SLCC does not pay for any damage or liability associated with personal vehicle accidents.

Travel in a College or State Fleet Vehicle in Utah

If an accident occurs while the employee is traveling in Utah on College business in an SLCC owned vehicle, or a fleet vehicle from the Utah State Motor Pool, damages are covered by the College's liability insurance policy. The employee's department is responsible for paying the \$500 deductible. An employee is also protected by Utah's *Governmental Immunity Act* (Title 63G, Chapter 7, UCA, 1953, as amended) from being sued by the other party in the accident so long as the employee was fulfilling job responsibilities and was not under the influence of alcohol or drugs or in any other way grossly negligent.

Travel Outside of Utah

Employees who drive outside Utah are not covered by the caps in the *Governmental Immunity Act* and should use rental vehicles with the supplemental insurance protection options directed below:

- If a car is rented using a State contract vendor (as identified in the STARR document distributed by the Business Office), both damage and liability insurance are included in the rate quoted and these two coverages need not be purchased separately when the car is picked up. If the State contract vendor has arranged for the traveler to pick up a car at the airport of a destination city, required coverage has also been included and need not be purchased at the vehicle pick up location. Employees may

choose to purchase other optional insurance protection as well (see Rental Vehicle Insurance Options below).

- If a car is rented without using a State contract vendor, both damage and liability insurance offered by the rental agency must be purchased either when the reservation is made or when the car is picked up. Employees may choose to purchase other optional insurance protection as well (see Rental Vehicle Insurance Options below).

To drive a College owned vehicle out of state, several restrictions apply. Requests should be made at least five (5) working days before the expected departure date by filling out a *Fleet Vehicle Out-of-State Travel Request* form available from the SLCC Office of Risk Management or Fleet Services. Requests are evaluated by the Office of Risk Management on an individual basis.

Rental Vehicle Insurance Options

- Damage Waiver - Collision Damage Waiver - Loss Damage Waiver
 - *This waiver must be purchased for any rental vehicle used for College business. It is included in the price quoted for rental vehicles arranged through State contract vendors.*

When a driver purchases this waiver, the rental company waives or reduces driver responsibility for loss of or damage to the rental vehicle. If the driver is involved in an accident, or if the vehicle is damaged in any other way, the driver may not be responsible to pay for the damage. Each rental company has restrictions and limitations on the protections provided by this coverage. Restrictions usually do not cover theft, vandalism, off-road use, or damage resulting from driver violation of any contract provisions. Employees should read and understand the limitations in the specific rental contract.

- Supplemental Liability Insurance
 - *This waiver must be purchased for any rental vehicle used for College business. It is included in the price quoted for rental vehicles arranged through State contract vendors.*

This insurance provides protection if the driver damages another vehicle or injures someone with the rental vehicle. The driver's personal automobile insurance may not be responsible for paying for damage to another vehicle or for injuries to an individual. Each rental company has restrictions and limitations on the protections provided by this coverage. Employees should read and understand the limitations in the specific rental contract.

- *Personal Accident Protection*

- *This is optional insurance coverage not included in State contract vendor prices.*

This coverage protects both driver and passengers against medical expenses arising from an accident or injury, while inside (and sometimes outside of), the rental vehicle. The SLCC Workers Compensation insurance will cover employees while engaged in College business, including traveling to and from the meeting city. However, if the driver and passengers are engaged in non-business activities, such as sightseeing, driving to or from dinner, entertainment, etc. they would not be covered by Workers Compensation insurance and would be required to use their own medical insurance.

- *Personal Effects Protection – Personal Property Protection*

- *This is optional insurance coverage not included in State contract vendor prices.*

This coverage protects luggage, personal belongings, and College-owned equipment while they are in the rental vehicle.

Questions Regarding Vehicle Insurance

Please refer questions regarding vehicle insurance coverage to the Director of Risk Management.

Office Numbers: 801-957-4041, 801-957-4533 (daytime)

Cell Number: 801-815-7555 (daytime, evenings, and weekends)